



**SMALL BUSINESS HEALTH OPTIONS PROGRAM**  
MARKETPLACE

# **BILLING AND PAYMENT SERVICES USER GUIDE FOR EMPLOYERS**

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# SHOP Marketplace Billing and Payment System for Employers

If you're an employer providing SHOP Marketplace coverage, you'll use your HealthCare.gov account to make a single monthly premium payment to your health and dental plan (if offering dental coverage). The SHOP Marketplace will send your payment to each health insurance company on your account.

**You must make all payments through your HealthCare.gov account, and not directly to your insurance companies.**

## Employer Payment and Billing

You must make your premium payment for coverage to become effective by the enrollment deadline, and to maintain coverage for your employees. If you've authorized an agent or broker to access your account, they can view your invoices and payment history, but can't make payments for you.

**There are three (3) ways to make your payment:**

- **Pay online.** This is the fastest way to pay so you won't have any payment delays or lapse in coverage. Log on to [HealthCare.gov/small-businesses/](https://www.healthcare.gov/small-businesses/) and select **view invoice/make a payment**. You may also choose the Auto-Pay option for added convenience. If you pay your premium online, you'll get a payment confirmation notice. Keep this notice for your records.
- **Mail your SHOP payments to:**  
SHOP Marketplace  
P.O. Box 2130  
South Portland, ME 04116  
  
Make checks payable to the SHOP Marketplace and allow 5-7 days for delivery and processing. If you pay with a paper check, you won't get a payment confirmation notice. You can call the SHOP Call Center to confirm that your payment was received.
- **Pay by phone.** You can pay your premiums through the SHOP Call Center where a representative can start an electronic funds transfer (EFT) on your behalf. For any questions on your bill and to pay by phone, contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. EST. TTY users should call 711 to reach a customer service representative.

**Note:** Cash and credit cards aren't acceptable payment methods.

- You can set up a recurring payment. Recurring payments always occur on the first of the month.

- You must make your first payment by the 15th of the month to ensure coverage the first of the following month.
- After coverage has started (after the first of the month) you can set up the recurring payment.

## When to pay your premium

You must pay your first month's premium by the 15th of the month for coverage to start on the 1st of the following month.

- For example, if you want your coverage to start on April 1, you should pay the full premium amount by March 15. The SHOP won't process partial payments.

After you pay your first premium, your invoices are emailed to your SHOP inbox on or about the 10th of each month. You can access your inbox through HealthCare.gov. If you prefer, we'll also mail a paper invoice. To request a paper invoice, call the SHOP Call Center. You can also update your preferred communication method in your enrollment application to get monthly paper invoices.

- You must pay your premium payments by the 1st of each month. If you have health and dental coverage, you must pay both premiums in full so you don't lose your coverage.
- If you don't pay the full payment on time, it will be late and your coverage may be terminated.
- Find out how the SHOP Marketplace handles late premium payments and terminated coverage at [Marketplace.cms.gov/outreach-and-education/late-shop-employer-payments.pdf](https://www.healthcare.gov/outreach-and-education/late-shop-employer-payments.pdf).

## How to Pay Your Premium through the SHOP Billing and Payment System

Follow these steps to make your SHOP premium payments, view your invoice history, invoice adjustments, and payment history.

- **Log into** [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses). Enter your Marketplace username and password.
- Select the **Employer payment and billing** link on the left of **My account**.

HealthCare.gov

Manage customerMy accountGet assistance ▾

Español

Log out AA72963

CUSTOMER: DAVID HORSLEY

Overview

My eligibility

My Profile

My employees

My enrollment

Brokers and proposals

Employer payment and billing

Messages

Overview

Welcome to the SHOP Marketplace. Here you'll compare plans, estimate premiums, and communicate with employees about the coverage you're offering.

First time in?

Before you shop for coverage, you'll need to confirm your small business's eligibility for SHOP. Click **My eligibility** on the left side of this page to create an application.

If you already submitted your application and were found eligible, select **Create enrollment** above to start shopping for coverage. If you need to make changes to your information, select **My account**. To access employee information, select **Manage employees**.

Starting application

Tell us what you want to do next. To change your business information, select **My account** above. To change employee information, select **Manage employees**. To start a new plan year enrollment, select **Create enrollment**.

Get help

Select **Get assistance** above to find an agent/broker or get SHOP help. You can also call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to access a call center representative.



## Make a payment

On the **Make a Payment** screen page, you can make premium payments, set up recurring payments, and get a payment confirmation. Select the **Make a Payment** tab to start the payment process, then follow these steps.

Invoice History

**Make A Payment**

View Adjustments

Payment History

### Make a Payment

**Note:** You have to pay at least the minimum payment amount due to be considered paid in full.

Payments made on holidays or after 9pm EST will be posted the next business day. The payment will be applied to your invoice in 3-5 business days.

When paying by check, include your Employer Tax ID number (EIN/TIN) and send to:

**SHOP Marketplace**  
PO Box 2130  
South Portland ME 04116

Allow 5-7 days for processing and delivery.

If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.

\*Required field.

#### My payment

SHOP Insurance premiums

**Total amount due:**

\$588.45

**Minimum payment amount :**

\$588.45

**Due date:**

Due Immediately

#### Payment information

\*Frequency of payment:

One time

\*Payment amount:\$

588.45

\*Payment date:

☒ Pay now

☐ Pay on future date

## ■ Enter payment information.


- Select **One-time** payment or **Recurring** payment from the **Frequency of payment** drop-down menu.
- Enter the amount you want to pay in the box under **Payment amount**.
- Under **Payment date**, select **Pay now** or **Pay on future date**. If you select pay on a future date, you can choose the date you want to pay on the pop-up calendar.


- **Choose payment method.** Select your payment method from the drop-down menu under **Select payment method**.

Pay on future date (MM/DD/YYYY)

**Payment method**

\*Select payment method:

insert payment method 



Personal check Business check

\*Bank routing number:

\*Bank account number:

\* Confirm bank account number:

\*Bank account type:

☒ Checking

☐ Savings

☐ This is a business account

☐ Save account information

Account nickname (Optional)

[Cancel](#)

## ■ Enter bank information.

- Bank routing number (we only accept valid bank routing numbers)
  - Bank account number (enter only numeric values)
  - Bank account type
- **Create account nickname.** Make up an **Account nickname** to easily identify this payment method in the future. This is optional.
- **View saved payment methods.** If you've made a payment before, you can select a saved payment method from the drop down menu. To use a different payment method, select **Use a new payment account** link. Select **Continue** to review and confirm your payment information.
- **Submit and confirm payment.** On the **Review payment** page, review the payment details. Read the terms and conditions carefully and select the box to accept the statements and authorize payment. Select **Confirm** to submit your payment.

The screenshot displays the 'Make a Payment' interface. On the left is a sidebar with navigation links: 'Invoice History', 'Make A Payment' (highlighted with a dollar sign icon), 'View Adjustments', and 'Payment History'. The main content area has a blue header 'Make a Payment' and three tabs: 'Make a Payment' (active), 'Payment method', and 'Scheduled payments'. Below the tabs is the 'Review payment' section, which includes instructions to review information and select 'Confirm' or 'Back'. It provides contact information for the SHOP Call Center. The 'Payment details' section shows the payment description as 'SHOP Insurance premiums' with a link to 'HealthCare.gov'. It lists the payment amount as \$588.45 and the payment date as 11/10/2014. The 'Payment method' section shows the account nickname as 'Pay', the bank account number as 6789, and the bank account category as Business. It also shows the bank routing number as 031301846 and the bank account type as Checking.

Invoice History

Make A Payment

View Adjustments

Payment History

## Make a Payment

Make a Payment | Payment method | Scheduled payments

### Review payment

Review the information below and select **Confirm** to process your payment. If you want to make changes, select **Back**.

If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.

#### Payment details

**Payment description**  
SHOP Insurance premiums  
[HealthCare.gov](http://HealthCare.gov)

**Payment amount:**  
\$588.45

**Date scheduled for payment:**  
11/10/2014

**Payment date:**  
11/10/2014

#### Payment method

**Account nickname:**  
Pay

**Bank account number:**  
6789

**Bank account category:**  
Business

**Bank routing number:**  
031301846

**Bank account type:**  
Checking



**Terms and conditions:**

By clicking I Accept, I authorize the payee to electronically debit my bank account for the amount(s) and at the frequency and date set forth above. If this is a single payment, this authorization is valid for this transaction only. If this is a recurring payment, this authorization is to remain in full force and in effect until I notify my bank or notify the payee of its termination. I understand that I do this by canceling any pending payments and recurring payment instructions within this system at least three banking days before

☐ \*I have read and accept the statements above.

[CONFIRM](#) [BACK](#)

- **Review your payment details and confirmation number.** You'll see the **Payment confirmation** page if you successfully submit your payment. Keep your confirmation number(s) for your records. You can also print this confirmation page.

**Make a Payment**

Invoice History | **Make A Payment** | View Adjustments | Payment History

[Make a Payment](#) | [Payment method](#) | [Scheduled payments](#)

**Payment confirmation** [PRINT](#)

Keep this confirmation number for your records, or print this page.

Confirmation number  
**CMSSHP000420175**

If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.

**Payment details**

**Payment description**  
SHOP Insurance premiums  
[HealthCare.gov](#)

**Payment amount:** \$588.45  
**Payment date:** 11/10/2014

**Date scheduled for payment:** 11/09/2014

## Pending payments

Once you make your payment, click **Scheduled payments**.

- On the **Pending payments** screen, you can view your pending and scheduled payments, including confirmation numbers, payment dates, payment amounts, and payment methods.
- Select **Edit** or **Cancel** under the **Payment updates** field to make changes or cancel a payment.

The screenshot shows a web interface for making payments. On the left is a sidebar with navigation links: 'Invoice History', 'Make A Payment' (highlighted with a dollar sign icon), 'View Adjustments', and 'Payment History'. The main content area has a blue header 'Make a Payment'. Below the header are three tabs: 'Make a Payment', 'Payment method', and 'Scheduled payments'. The 'Scheduled payments' tab is active, displaying the 'Pending payments' section. This section includes a note about the SHOP Call Center and a table of pending payments. The table has columns for Confirmation number, Payment date, Payment amount, Payment method, and Payment updates. One payment is listed with confirmation number CMSSHP000420175, payment date 11/10/2014, amount \$588.45, and method 123. It has 'Edit' and 'Cancel' buttons. Below this is a 'Recurring payment' section with a similar table structure.

Confirmation number	Payment date	Payment amount	Payment method	Payment updates
CMSSHP000420175	11/10/2014	\$588.45	123	<a href="#">Edit</a> <a href="#">Cancel</a>

Reference number	Payment date	Payment amount	Status	Payment updates
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## Cancel payment

To cancel a payment, select **Cancel** on the **Pending payments** page. Then select the **CANCEL PAYMENT** button on the **CANCEL** page.

- You'll get a payment cancellation confirmation with a confirmation number.
- To return to the **Make a Payment** page, select **BACK** at the bottom of the page.

The screenshot shows a web interface for making payments. On the left is a sidebar with links: 'Invoice History', 'Make A Payment' (highlighted with a dollar sign icon), 'View Adjustments', and 'Payment History'. The main content area has a blue header 'Make a Payment'. Below the header are three tabs: 'Make a Payment', 'Payment method', and 'Scheduled payments'. The 'CANCEL' section contains the following text: 'If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.' It also shows a 'Confirmation number: CMSSHP000420181' and a 'Cancellation Confirmation Number:' field. Under 'Payment details', it lists 'Payment description: SHOP Insurance premiums' with a link to 'HealthCare.gov', 'Payment amount: \$588.45', 'Payment date: 11/12/2014', and 'Status: Scheduled'. Under 'Payment method', it lists 'Bank routing number: 031301846', 'Bank account number: 6789', 'Bank account type: CHECKING', and 'Bank account category: BUSINESS'. At the bottom are two buttons: 'CANCEL PAYMENT' and 'BACK'.

## Edit or stop recurring payments

On the **Pending payments** screen, you can edit or stop recurring payments by selecting the **Stop payments** link in the **Payment updates** field.

Recurring payment				
Reference number	Payment date	Payment amount	Status	Payment updates
CMSSHPR00000171	11/01/2014	\$900.52	ACTIVE	<a href="#">Stop payments</a>

To change a recurring payment, you must cancel the one you have and then set up a new recurring payment method. To set up a new recurring payment, add a new payment method under the **Payment method tab**.

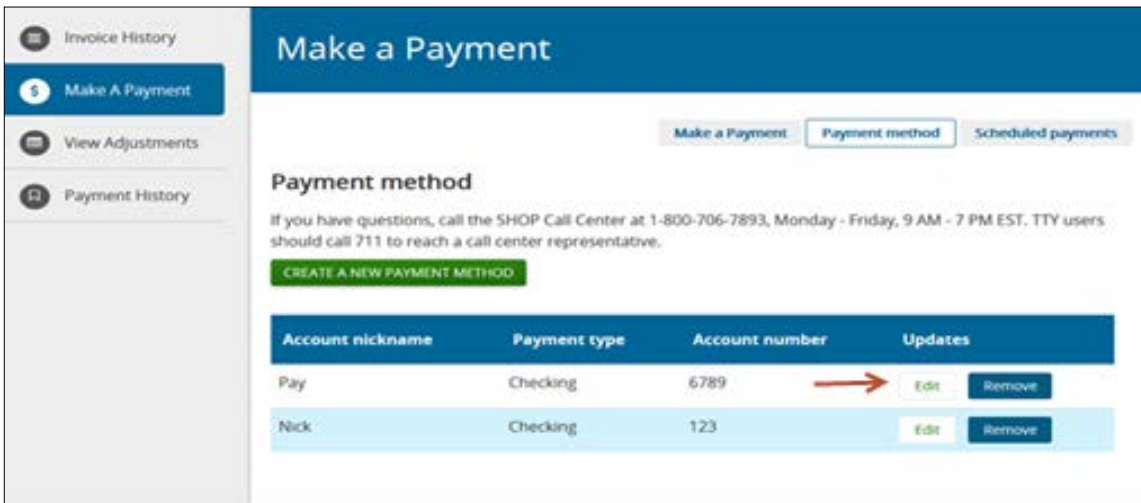
Remember to make your first payment as a stand-alone payment. You should set up recurring payments only after the first of the month for which your coverage is effective.

## Payment methods

Select the **Payment method** tab to see your saved payment methods. You'll see the:

- Account nickname
- Payment type
- Account number (last four digits)

Select **Edit** under the **Updates** field to make changes to your payment method. To delete a payment method, select **Remove**. If there's a pending transaction using one of your assigned accounts, you can't delete it until after the payment has processed.



## Create new payment method

Select the **Payment method** tab to add a new payment method, and set up automatic, recurring payments on the **Create a new payment method** page.

- Select the **CREATE A NEW PAYMENT METHOD** tab to add a new payment method.
- To set up recurring payments, enter or change the:
  - Bank routing number
  - Bank account number
  - Bank account type
  - Account nickname
- Select **Save** to return to the **Make a payment** page.

**Note:** If you decide not to set up a recurring payment, select **BACK** to return to the **Payment methods** page.

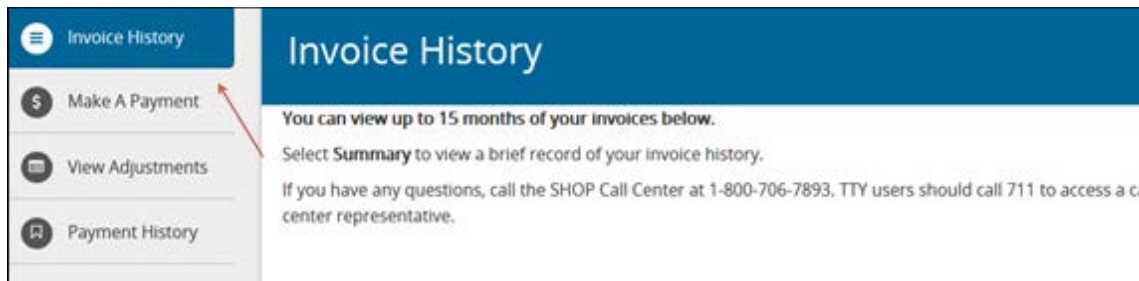
The screenshot shows the 'Make a Payment' interface. On the left is a sidebar with links: 'Invoice History', 'Make A Payment' (highlighted with a blue bar), 'View Adjustments', and 'Payment History'. The main content area has a blue header 'Make a Payment'. Below the header are three tabs: 'Make a Payment', 'Payment method' (which is selected and highlighted with a blue border), and 'Scheduled payments'. Under the 'Payment method' tab, the heading is 'Create a new payment method'. Below this is a note: 'If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.' Below the note is a label '\*Required field.' and a form for entering payment details. The form includes fields for 'Sample Company', '123 Main St.', 'Hearland, MO 12345', '12150', 'DATE', 'PAY TO THE ORDER OF', '\$', and 'DOLLARS'. Below these are three red dashed boxes labeled 'Check Number (not required)', 'Bank Routing Number', and 'Bank Account Number'. At the bottom of the form are two radio buttons: 'Personal check' and 'Business check'.



## Invoice history

To view a history of your invoices, select **Employer Payment and Billing** link in **My account**. Then select **Invoice History**.

- You'll see the invoice date, amount paid, and invoice summary for up to 15 months of payments.





- Select the **Summary** link to view the invoice details for a specific month. You'll see:
  - Previous balance/current monthly balance
  - Total monthly invoiced amount/Payments received after the last invoice
  - Enrollment adjustments received after the last invoice
  - Current balance due/payment due date
  - Minimum due to be considered paid in full

Invoice Details	Amount
Previous Balance "Past Due, Please pay immediately"	\$1,750.00
Current Monthly Premiums Invoiced	\$1,800.00
Total Monthly Invoiced Amount	\$3,550.00
Payments Received after the last Invoice on: 07-15-2014	\$1,750.00
Enrollment adjustments received after the last Invoice "See View Adjustments tab"	(\$36.00)
Current Balance Due	\$1,800.00
Minimum Due to be considered Paid In Full	\$1,764.00

Payment is due on August 1, 2014.

[Return to the Invoice History](#)

- Select the **View Full Invoice** link to see the entire invoice in PDF format. (You'll need Adobe reader to view the invoice. Download Adobe reader free at <http://get.adobe.com/reader/>).

 <p>Health Insurance Marketplace SHOP Marketplace PO Box 2130 South Portland ME 04116</p>	<b>Invoice</b>						
<p>CONTACT NAME EMPLOYER NAME 2200 PRODUCTION DRIVE INDIANAPOLIS IN 46241</p>	<p>Date: 01/10/2014 Invoice Number: 000000001 Employer ID: XXXXXXXX34IN Coverage Period: 02/01/2014 – 02/28/2014 Amount Due: \$4270.00 Date Due: 02/01/2014 Autopay scheduled on 02/01/2014</p> <p><b>Payment options</b></p> <p>Pay online: <a href="http://HealthCare.gov/small-businesses">HealthCare.gov/small-businesses</a> Pay by phone: 1-800-706-7893 (9:00AM – 7:00PM EST M-F) Pay by mail (allow 5-7 days for delivery and processing): SHOP Marketplace PO Box 2130 South Portland ME 04116</p> <p>For SHOP Marketplace enrollment, billing, and payment questions, call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to access a representative. For more information visit <a href="http://HealthCare.gov">HealthCare.gov</a>.</p>						
<p>THIS IS NOT A BILL</p>							
 <p>Health Insurance Marketplace SHOP Marketplace PO Box 2130 South Portland ME 04116</p>	<table border="1"> <tr> <td>Payment due date</td> <td>February 01, 2014</td> </tr> <tr> <td>Invoice number</td> <td>000000001</td> </tr> <tr> <td>Total amount due</td> <td>\$4270.00</td> </tr> </table> <p>Write amount enclosed here. <span style="border: 1px solid black; padding: 2px 10px;">DO NOT PAY</span></p> <p>Amount due will be collected via autopay on the payment due date.</p> <p>SHOP Marketplace PO BOX 2130</p>	Payment due date	February 01, 2014	Invoice number	000000001	Total amount due	\$4270.00
Payment due date	February 01, 2014						
Invoice number	000000001						
Total amount due	\$4270.00						

## View adjustments

Select the **View Adjustments** link to see any changes made to your enrollment on the **Enrollment Adjustments** page. Your monthly premium may increase or decrease based on any changes to your group enrollment (like adding or deleting employees or dependents) during the past month.

On the **View Adjustments** page, you'll see:

- Date of adjustment
- Adjustment transaction description
- Employee name
- Amount of adjustment  
**Note:** A parenthesis ( ) means your premium amount due was reduced.
- Status of adjustment

The screenshot shows a web application interface. On the left is a sidebar with four menu items: 'Invoice History' (with a hamburger icon), 'Make A Payment' (with a dollar sign icon), 'View Adjustments' (with a document icon and highlighted in blue), and 'Payment History' (with a calendar icon). The main content area has a blue header titled 'Enrollment Adjustments'. Below the header, it says 'View a listing of enrollment adjustments received after the last invoice below.' There is a light blue note box stating: 'Note: It takes 24 hours for an enrollment adjustment to post. Any adjustments received after the last day of the billing month will be on the next month's invoice.' Below this, it says 'If you have any questions, call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to access a call center representative.' At the bottom, in red text, it says 'No adjustments were submitted for this account.'

## Payment history

Select the **Employer Payment and Billing** link in **My account** to view the **Payment History** page. You can see up to 15 months of payment history.

- If your payment didn't process in good standing (like if you had insufficient funds), the payment status will show **FAILED**.
- A SHOP Call Center representative will call you if you have a failed payment. You can start a new payment by selecting the **Make a Payment** tab, or authorize the call center representative to take your payment over the phone.

Invoice History

Make A Payment

View Adjustments

Payment History

## Payment History

You can view up to 15 months of your payments received and processed below.

Allow 3-5 days for the payment amount to be applied to the invoice.

If you have any questions, call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to reach a call center representative.

Date	Amount	Payment method	Status
11-09-2014	\$588.45	EFT	PENDING
10-23-2014	\$800.00	EFT	PENDING
10-21-2014	\$100.00	EFT	PENDING
10-21-2014	\$800.00	EFT	PENDING
10-20-2014	\$100.00	EFT	PENDING

## Get answers to your questions

If you have questions about billing or other SHOP Marketplace questions, contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. EST. TTY users should call 711 to reach a call center representative.

For more information on the SHOP Marketplace, visit [HealthCare.gov/small-businesses](http://HealthCare.gov/small-businesses).

